

IN RE:

JULIANNE DOMBROWSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10873

Chapter 13

Document No.: 42

ORDER OF COURT

AND NOW, this 14th day of November, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



jlm

U.S. BANKRUPTCY JUDGE

SIGNED

11/14/23 12:29 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:  
Julianne Dombrowski  
Debtor

Case No. 18-10873-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db	+ Julianne Dombrowski, 3231 East Avenue, Erie, PA 16504-1388
14905385	+ Amazon Place CC, PO Box 965015, Orlando, FL 32896-5015
14905397	Ditech, PO Box 6172, Rapid City, SD 57709-6172
14942669	Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14905411	+ MidAmerica, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
14905415	Stonberry, PO Box 2820, Monroe, WI 53566-8020

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14905386	Email/Text: bankruptcy@sccompanies.com	Nov 15 2023 00:25:00	AmeriMark Premier, PO Box 2845, Monroe, WI 53566-8045
14921377	+ Email/Text: bankruptcy@sccompanies.com	Nov 15 2023 00:25:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14928178	+ Email/Text: documentfiling@lciinc.com	Nov 15 2023 00:25:00	Antero Capital, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14926873	+ Email/Text: famc-bk@1stassociates.com	Nov 15 2023 00:27:00	Bank of Missouri, C/O Total Card Inc., 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
14905387	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	Brylane Home, PO Box 18279, Columbus, OH 43218-2789
14905394	Email/Text: cfcbackoffice@contfinco.com	Nov 15 2023 00:26:00	Continental Finance/Reflex, PO Box 8099, Newark, DE 19714
14905408	Email/Text: cfcbackoffice@contfinco.com	Nov 15 2023 00:26:00	Matrix, PO Box 8099, Newark, DE 19714
14905389	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:44:14	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14919950	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:33:31	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14927738	Email/PDF: bncnotices@becket-lee.com	Nov 15 2023 00:33:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14905391	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:32:53	Capital One/Journey, PO Box 30281, Salt Lake City, UT 84130-0281
14905392	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:32:53	Capital One/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
14905395	Email/PDF: creditonebknofications@resurgent.com	Nov 15 2023 00:33:08	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14918736	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2023 00:33:13	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14905396	+ Email/PDF: DellBKNotifications@resurgent.com		

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 54

		Nov 15 2023 01:53:51	Dell Financial Services, PO Box 81607, Austin, TX 78708-1607
14905398	Email/Text: bankruptcydepartment@tsico.com		
		Nov 15 2023 00:28:00	EOS CCA, PO Box 981025, Boston, MA 02298-1025
14905399	+ Email/Text: bnc-bluestem@quantum3group.com		
		Nov 15 2023 00:28:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14905401	Email/PDF: ais.fpc.ebn@aisinfo.com		
		Nov 15 2023 00:33:21	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
14905400	Email/PDF: ais.fpc.ebn@aisinfo.com		
		Nov 15 2023 00:33:39	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14905402	Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 15 2023 00:32:59	Gap, P.O. Box 965005, Orlando, FL 32896-5005
14934856	+ Email/Text: gbechakas@outlook.com		
		Nov 15 2023 00:26:00	Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
14905403	Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 15 2023 00:44:16	JC Penny, P.O. Box 965007, Orlando, FL 32896-5007
14905393	Email/PDF: ais.chase.ebn@aisinfo.com		
		Nov 15 2023 00:33:27	Chase/Bank One, PO Box 15298, Wilmington, DE 19850
14905404	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 15 2023 00:26:00	Jessica London, PO Box 18279, Columbus, OH 43218-2789
14905405	Email/Text: bankruptcy@sccompanies.com		
		Nov 15 2023 00:25:00	K. Jordan, PO Box 2809, Monroe, WI 53566-8009
14905406	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 15 2023 00:25:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
14940545	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 15 2023 00:33:11	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14918842	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 15 2023 00:33:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14905407	Email/Text: bankruptcy@sccompanies.com		
		Nov 15 2023 00:25:00	Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008
14905409	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 15 2023 00:33:05	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14905410	+ Email/Text: famc-bk@1stassociates.com		
		Nov 15 2023 00:27:00	Mid America BK/Total Card, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
14905412	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Nov 15 2023 00:28:00	MidAmerica/Milestones/GFS, PO Box 4499, Beaverton, OR 97076-4499
15226430	Email/Text: mtgbk@shellpointmtg.com		
		Nov 15 2023 00:26:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14905413	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 15 2023 00:33:05	Old Navy, PO Box 965005, Orlando, FL 32896-5005
14928637	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Nov 15 2023 00:33:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14906326	+ Email/PDF: rmscedi@recoverycorp.com		
		Nov 15 2023 00:33:10	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14927327	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Nov 15 2023 00:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14939311	Email/Text: bnc-quantum@quantum3group.com		
		Nov 15 2023 00:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14939333	Email/Text: bnc-quantum@quantum3group.com		
		Nov 15 2023 00:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 54

14934971	Email/Text: bnc-quantum@quantum3group.com	Nov 15 2023 00:27:00	98083-0788 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14905414	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	Romans, PO Box 18279, Columbus, OH 43218-2789
14943945	+ Email/PDF: ebn_ais@aisinfo.com	Nov 15 2023 00:33:11	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14945002	+ Email/Text: bncmail@w-legal.com	Nov 15 2023 00:27:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14905416	+ Email/Text: bncmail@w-legal.com	Nov 15 2023 00:26:00	Target, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470
14905417	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	The Childrens Place, PO Box 182120, Columbus, OH 43218-2120
14938116	Email/PDF: ebn_ais@aisinfo.com	Nov 15 2023 00:32:56	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14905418	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:33:00	Walmart, PO Box 965024, Orlando, FL 32896-5024
14905419	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	Women Within, PO Box 18279, Columbus, OH 43218-2789

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Mid America BK/Total Card, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14905388	*	Brylane Home, PO Box 18279, Columbus, OH 43218-2789
14905390	*+	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

District/off: 0315-1

User: auto

Page 4 of 4

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Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Julianne Dombrowski chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Joshua I. Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5